

before the conference concerned the redistribution of the fiscal powers of the Provinces and the Dominion Government. A comprehensive health insurance program, to be implemented in stages, was among the Dominion Government's proposals to the Provinces, but no agreement was reached on the distribution of fiscal arrangements between the Federal and the Provincial governments.

In 1948 the Dominion Government established a program of national health grants designed to strengthen the general health and hospital facilities of the Provinces. The program provided for surveys of health needs and health services, new hospital construction, training grants for health workers, increased funds for health research, and improvements in local public health services and services to mothers and children. Programs in the fields of mental illness, tuberculosis, and cancer were all expanded. In 1954 grants for child and maternal health, medical rehabilitation, and laboratory and radiological diagnostic services were added. The parallel to postwar Federal programs in the United States is apparent. It might also be mentioned that the Canadian Government allows deduction of the portion of medical expenses exceeding 3 percent of income in computing

the Federal personal income tax.

Another Federal-Provincial conference took place in 1954, and at this conference the request that consideration of health insurance be included on the agenda came from the Provinces. Later, in a statement dated January 26, 1956, the Prime Minister offered a Federal program limited to hospital insurance and diagnostic benefits. The legislative details were worked out during the next 15 months, and in April 1957 the Hospital Insurance and Diagnostic Services Act was passed by the Canadian Parliament. Its original terms required that it could not be implemented until a majority of the 10 Provinces, containing a majority of the population, had agreed to participate. Provinces that already had public programs agreed to the proposal promptly. The key to implementation of the law lay in the action that Ontario or Quebec might take, since 11 million of the 16 million Canadians live in these two Provinces. Ontario, with a population of 5.4 million, joined the four Provinces with public programs in March 1958 and was actually the first to sign the agreement. The little Province of Prince Edward Island, voting in April 1958 to come into the plan, brought to the necessary six the number of

Provinces agreeing to participate. Alberta, British Columbia, Newfoundland, Ontario, and Saskatchewan had already indicated their intention to become participants. At this stage, to avoid possible confusion regarding effective dates for grant-in-aid payments, the Federal Government amended its legislation to make the program effective on July 1, 1958. Manitoba and New Brunswick indicated their agreement slightly later, and Nova Scotia signed an agreement in October 1958.

Developments leading up to Canada's hospital insurance program were of a kind to cause little doubt of its wide acceptance by the Canadian people. Impetus for its passage developed largely at the Provincial level, where the nature of the economy made hospital programs under public auspices an acceptable *modus operandi*. The less populated and less industrialized Provinces favored Federal participation as a method of cost sharing by the more highly populated and industrialized Provinces. The Dominion Government proved flexible in adapting its offers of assistance to the tenor of Provincial thinking. Had the Province of Ontario been unwilling to join, the program in all probability would not have been started.

Notes and Brief Reports

1959 Amendments to the Railroad Retirement Act*

On May 19, 1959, President Eisenhower signed Public Law No. 86-28, significantly amending the Railroad Retirement Act, the Railroad Retirement Tax Act, and the Railroad Unemployment Insurance Act. The provisions affecting the Railroad Retirement Act are considered in some detail in the following pages. The principal provisions of the law as amended are summarized in the accompanying chart.

The new law increases all present and future benefits by 10 percent,

effective June 1959; raises the wage base from \$350 a month to \$400; liberalizes the disability earnings test; and permits early retirement for spouses and certain women workers on an actuarially reduced basis. Other provisions increase future tax rates and modify the work clause for survivor beneficiaries. All applicable maximum and minimum benefits are raised 10 percent, so that now, under the old-age, survivors, and disability insurance minimum guarantee provision, all beneficiaries are, in effect guaranteed at least 10 percent more than they would have received with the same earnings record under old-age, survivors, and disability insurance. No beneficiaries, therefore, received less than a 10-percent increase. The situation was unlike that after enactment of the 1956 amendments

to the Railroad Retirement Act,¹ which left the social security minimum provision unchanged—that is, the benefit was payable in the same amount as under old-age, survivors, and disability insurance.

The 1959 amendments bring the Railroad Retirement Act "into line" with the Social Security Act as amended in 1956 and 1958. Similarities include (1) the earnings base—\$400 a month under railroad retirement and \$4,800 a year under old-age, survivors, and disability insurance; (2) optional retirement for women at age 62, with benefits under the railroad program for both spouses and retired women workers reduced $\frac{5}{8}$ of 1 percent for each month under age 65—the same reduction as under old-age, survivors, and disability in-

* Prepared by Jacob A. Lazerson, Division of the Actuary, Office of the Commissioner.

¹ See "1956 Amendments to the Railroad Retirement Act," *Social Security Bulletin*, May 1957.

Table 1.—Illustrative monthly retirement annuities under the Railroad Retirement Act, as amended in 1959

Average monthly compensation	Amount of annuity	
	Retired worker only	Retired worker and spouse ¹
	10 years' service (completely insured individual) ²	
\$100.....	\$64.90	\$97.40
150.....	80.30	120.50
200.....	92.40	138.60
250.....	104.50	156.80
300.....	115.50	173.30
350.....	127.60	191.40
400 ³	129.70	209.60
	10 years' service (not completely insured individual)	
\$100.....	⁴ \$50.00	⁴ \$75.00
150.....	⁴ 50.00	⁴ 75.00
200.....	50.20	75.30
250.....	58.60	87.90
300.....	66.90	100.40
350.....	75.30	113.00
400 ³	83.60	125.40
	20 years' service	
\$100.....	⁴ \$83.50	⁴ \$125.30
150.....	83.70	125.60
200.....	100.40	150.60
250.....	117.10	175.70
300.....	133.80	200.70
350.....	150.50	220.40
400 ³	167.20	237.10
	30 years' service	
\$100.....	\$87.90	\$131.90
150.....	125.60	188.40
200.....	150.60	220.50
250.....	175.70	245.60
300.....	200.70	270.60
350.....	225.80	295.70
400 ³	250.80	320.70
	40 years' service	
\$100.....	\$117.20	\$175.80
150.....	167.40	237.30
200.....	200.80	270.70
250.....	234.20	304.10
300.....	267.60	337.50
350.....	301.00	370.90
400 ³	334.40	404.30

¹ Spouse assumed to be at least age 65, so that full spouse's benefit is payable. Effective February 1960, spouse's benefits subject to maximum of \$69.90.

² Includes those who would have been fully insured under the Social Security Act had railroad service always been covered. Old-age, survivors, and disability minimum guarantee applies.

³ All service must be after May 31, 1959.

⁴ Based on assumption of worker's current connection and with the old-age, survivors, and disability insurance minimum guarantee applicable. If no current connection exists, the amounts are as follows: For retired worker only: 10 years' service and average monthly compensation of \$100—\$29.30; 10 years' service and average monthly compensation of \$150—\$41.90; 20 years' service and average monthly compensation of \$100—\$58.60. For retired worker and spouse: 10 years' service and average monthly compensation of \$100—\$44.00; 10 years' service and average monthly compensation of \$150—\$62.90; 20 years' service and average monthly compensation of \$100—\$87.90.

insurance for retired women workers but less than the reduction ($\frac{25}{100}$ of 1 percent) under that program for spouses; and (3) future increases in the tax rate, with railroad retirement tax rates after 1964 directly related to the tax rates for old-age, survivors, and disability insurance imposed after that year.

Public Law 85-840, which amended the Social Security Act in 1958, affected the railroad retirement system through the financial interchange between the old-age, survivors, and disability insurance trust funds and the railroad retirement account. The benefit increases provided by those amendments favor the railroad retirement system; the net result of the amendments, however, was a gain to the old-age, survivors, and disability insurance trust funds of approximately $\frac{1}{4}$ of 1 percent of railroad payroll, primarily because of the scheduled acceleration in the tax rates. In July 1958, \$124.4 million was transferred from the old-age and survivors insurance trust fund to the railroad retirement account as a result of all calculations through the fiscal year 1956-57.² It is estimated that substantial amounts—more than \$200 million—will be transferred annually from the trust fund to the account for a number of years in the future.

Tables 1 and 2 give illustrative monthly retirement and survivor annuities for various combinations of average monthly compensation, years of service, and family composition. Some of these illustrative annuities cannot be awarded in 1959, however, because (1) it is impossible to have had 30 or 40 years of service since 1936 and (2) average monthly compensation of \$350 or \$400 could not have been achieved by 1959. It will be several years before a railroad employee retiring with more than 10 years of service can have an average monthly compensation of \$350 or \$400.

In table 1, individuals with 10 years of service are considered in two categories—those completely insured (or who would have been fully insured

² See "Experience Under Financial Interchange, OASDI and Railroad Retirement System," *Social Security Bulletin*, September 1958.

Table 2.—Illustrative monthly survivor annuities under the Railroad Retirement Act, as amended in 1959¹

Average monthly remuneration	Amount of annuity	
	Widow aged 60 or over	Widow and 2 children
	10 years' service	
\$100.....	² \$48.80	\$102.20
150.....	² 60.30	² 132.20
200.....	² 69.30	² 177.80
250.....	² 78.50	² 209.30
300.....	² 86.70	² 231.30
350.....	² 95.70	² 255.40
400.....	² 104.90	² 279.60
	20 years' service	
\$100.....	² \$48.80	\$111.30
150.....	² 60.30	² 132.20
200.....	² 69.30	² 177.80
250.....	² 78.50	² 209.30
300.....	² 86.70	² 231.30
350.....	² 95.70	² 255.40
400.....	² 104.90	² 279.60
	30 years' service	
\$100.....	\$51.70	\$120.70
150.....	² 60.30	138.90
200.....	² 69.30	² 177.80
250.....	² 78.50	² 209.30
300.....	² 86.70	² 231.30
350.....	² 95.70	² 255.40
400.....	² 104.90	² 279.60
	40 years' service	
\$100.....	\$55.70	\$129.90
150.....	64.10	149.50
200.....	72.50	² 177.80
250.....	80.90	² 209.30
300.....	89.30	² 231.30
350.....	97.70	² 255.40
400.....	106.10	² 279.60

¹ All service assumed to be after 1936, with earnings of at least \$200 each year of service.

² Old-age, survivors, and disability insurance minimum guarantee applies.

under the Social Security Act had railroad service always been covered) and those not completely insured. The reason is that under the Railroad Retirement Act an individual who retires with completely insured status under that act is guaranteed a benefit that is at least equal to 110 percent of the benefit payable under old-age, survivors, and disability insurance. The benefits shown for 10 years' service are therefore basically the amounts that would be payable under the old-age, survivors, and disability insurance program.³ For individuals

³ It has been assumed that the employee is not simultaneously entitled to an old-age, survivors, and disability insurance benefit based on wages only, since the guarantee seldom applies in such instances.

Principal provisions of the Railroad Retirement Act, 1959

Initial qualification for benefits:

At least 10 years of railroad service is required to qualify for all but one type of benefit under the Railroad Retirement Act (see item A (8)). Persons with less than 10 years of service are transferred, in essence, to OASDI¹ system.

A. Benefits payable to—

- (1) **Age annuitant:**
Aged 65 or over, or aged 60 or over if 30 or more years of service (but for men under age 65, annuity reduced $\frac{1}{80}$ for each month under age 65 at time of retirement). Women with less than 30 years of service may retire at ages 62–64, but with annuity reduced $\frac{1}{80}$ for each month under age 65 at time of retirement.
- (2) **Disability annuitant:**
Unable to engage in any regular employment, or unable to engage in usual occupation if “current connection” with railroad industry when disabled and if 20 or more years of service or if aged 60 or over.
- (3) **Spouse of annuitant aged 65 or over:**
Aged 65 or over or any age with child (including disabled child) in care, if child would qualify for survivor benefit on death of annuitant, or aged 62–64 (with reduction of $\frac{1}{80}$ for each month under age 65).
- (4) **Widow:**
Aged 60 or over, or with dependent child under age 18 (or aged 18 or over if child is disabled and disability began before that age). Dependent widower aged 60 or over.
- (5) **Children of deceased individual:**
Under age 18 (or aged 18 or over if child is disabled and disability began before that age).
- (6) **Dependent parent:**
Aged 60 or over, and no surviving spouse or child who could ever receive monthly benefits.
- (7) **Lump-sum death payment:**
For deaths when no monthly benefits payable immediately.
- (8) **Residual death payment:**
Payable after all benefit rights, including those of survivors, have terminated—to assure total payments of at least employee contributions paid plus some allowance for interest. Suitable modifications for those with less than 10 years of service. (See item on initial qualification.)

B. Insured status for survivor benefits

- (1) **“Quarter of coverage”:**
In general, calendar quarters with \$50 or more of railroad compensation after 1936 or similar credits under OASDI.
- (2) **“Current connection”:**
In general, exists at time of retirement or death if 1 year of railroad service in preceding $2\frac{1}{2}$ years.
- (3) **Completely insured status:**
 - (a) Current connection, and either (i) 1 quarter of coverage for each 2 quarters after 1936 (or after age 21 if later) and before 65 (or death or retirement if earlier), with minimum of 6 quarters of coverage, (ii) 40 quarters of coverage, or (iii) would be fully insured under the Social Security Act; or
 - (b) Retirement annuity based on at least 10 years of service accrued before 1948, or pension payable from former railroad private plans.
- (4) **Partially insured status:**
Current connection, and 6 quarters of coverage in year of death or retirement and 3 preceding years.
- (5) **Transfer of credits to OASDI system:**
If not insured as in items (3) and (4), railroad credits used in determining survivor benefits under OASDI.

C. Amount of retirement benefits

- (1) **“Years of service”:**
All service after 1936 plus—for those in “employment status” Aug. 29, 1935—service before 1937 that will make total of not more than 30 years.
- (2) **“Average monthly compensation”:**
Average of creditable compensation paid in period of service counted; maximum of \$300 creditable for any month before July 1954, \$350 for any month July 1954–May 1959, and \$400 for any month after May 1959. For retirement after end of year in which age 65 is attained, amount computed as of end of such year is used if larger. Special method used for determining average earnings for services before 1937.
- (3) **Monthly benefit amount:**
3.35% of first \$50 of monthly compensation, plus 2.51% of next \$100, plus 1.67% of next \$250, all multiplied by the years of service.
- (4) **Minimum benefit amount:**
 - (a) If having current connection at retirement, amount determined under item (3) shall not be less than the least of \$83.50, \$5.00 times years of service, or 110% of average monthly compensation.
 - (b) “OASDI minimum guarantee” (see item F (9)).

D. Basic amount of survivor benefits

- (1) **“Average monthly remuneration”:**
Based on railroad compensation and OASDI credits from 1937 to first day of calendar year (a) employee attained age 65 and was completely insured, or (b) employee died, or (c) following year of employee's death, divided by elapsed period to applicable date (omitting periods during which a retirement annuity was payable to him), whichever provides the highest average. Maximum combined earnings are \$3,600 a year through 1954 (compensation alone creditable to a maximum of \$3,900 in 1954); \$4,200 for 1955–1958; and \$4,800 thereafter.
- (2) **“Basic amount”:**
49% of first \$75 of average monthly remuneration, plus 12% of remainder of average monthly remuneration, all increased by 1% for each year after 1936 with \$200 or more of remuneration. Minimum basic amount is \$16.95. For individuals completely insured as under item B (3) (b), basic amount alternatively computed from average monthly compensation (item C (2)) or from average monthly earnings of pensioner but without 1% increase for years after 1936, and higher amount used.
- (3) **Maximum family benefits:**
\$193.60 or $2\frac{3}{4}$ times the basic amount, whichever is the lesser, but not less than \$36.30 or the OASDI minimum guarantee (see item F (9)); a dollar maximum of \$279.40 can thus be produced.
- (4) **Minimum family benefits:**
\$16.95; also OASDI minimum guarantee (see item F (9)).

E. Normal amounts of dependent and survivor benefits

- (1) **Spouse:**
50% of full retirement or disability annuity (disregarding any reduction made for retirement before age 65 or joint-and-survivor option election), with the maximum 110% of the maximum wife's benefit under OASDI.
- (2) **Widow:**
100% of survivor basic amount. Not less than any spouse's annuity received immediately before widow's annuity becomes payable.
- (3) **Child of deceased worker:**
66% of survivor basic amount.

¹ Old-age, survivors, and disability insurance.

Principal provisions of the Railroad Retirement Act, 1959—Continued

- (4) Dependent parent:
66% of survivor basic amount.
- (5) Lump-sum death payment:
10 times survivor basic amount.

F. Miscellaneous benefit provisions

- (1) Employment permitted retired workers and spouses:
None for any railroad or for last employer before retirement. No restriction on the employment except where OASDI minimum guarantee applies (and then only with respect to the additional amount payable).
- (2) Employment permitted disability annuitants:
Earnings of \$1,200 a year in wages and self-employment permitted while under age 65; 1 month's benefit withheld for every \$100 of annual earnings in excess of \$1,200. No earnings restriction after age 65.
- (3) Employment permitted survivor beneficiaries:
None for any railroad and to the same extent as for OASDI beneficiaries (full benefits if earnings from wages and self-employment are \$1,200 or less a year, but in any event for months with \$100 or less of wages and no substantial service in self-employment).
- (4) Effect of railroad work on benefits of OASDI beneficiaries:
Railroad earnings counted in determining if benefits are payable.
- (5) Duplication of benefits under railroad system:
Survivor beneficiary may also receive retirement annuity concurrently.
- (6) Duplication of retirement annuity with OASDI benefits:
Allowed.
- (7) Duplication of spouse's annuity with OASDI benefits:
When individual is eligible only for OASDI wife's benefit, no reduction made in annuity; when eligible for other type or types of OASDI benefit, annuity reduced by any excess of all OASDI benefits over full amount of wife's benefit (if any).
- (8) Duplication of survivor benefits with OASDI benefits:
Allowed (except benefits not payable under both systems on basis of same wage record).
- (9) "OASDI minimum guarantee" provision:
Retirement or survivor benefits under railroad system, plus any OASDI benefits payable, will not be less than 110% of OASDI benefits on basis of combined credits under both systems.

- (10) Credit for military service:
Given at rate of \$160 a month for service during a war-service period if in railroad service in year of entry into military service or in preceding year. Special provisions for crediting military service rendered before 1937. Provisions against using same service under more than one Federal system.
- (11) Time within which benefits must be claimed:
Lump-sum death payment within 2 years. No limit for residual death payment. Monthly benefits retroactive for 12 months.
- (12) Right of waiver of annuity or pension:
Any person may decline to accept all or any part of an annuity or pension, but pensions and annuities under the Railroad Retirement Act shall not be considered as income for purposes of non-service-connected military service pensions.
- (13) The work restrictions on survivor beneficiaries working outside the United States are the same as for such beneficiaries working in the United States.

G. Financing

- (1) Tax rates:
Combined rates, shared equally by employer and employee, paid on maximum compensation of \$400 a month: 13½% (June 1959–December 1961); 14½% (1962–64); 1965 and thereafter rates will be increased by number of percentage points that OASDI rates exceed 5½%. Current schedule provides for a 16% rate in 1965, a 17% rate in 1966–68, and 18% in 1969 and thereafter.
- (2) Government contribution:
Actuarially determined cost of additional benefits for military service rendered before 1937. Regular employer and employee taxes on other creditable military service based on imputed earnings of \$160 a month.
- (3) Interest rate on investments:
Minimum of 3% a year prescribed.
- (4) OASDI "financial interchange":
OASDI trust funds to be put in same position in which they would have been if railroad employment after 1936 had been covered under OASDI, by transfers in appropriate direction. Takes into account, among other matters, payment of benefits on basis of combined earnings credits.

with 20 or more years of service, the railroad retirement formula yields a higher retirement benefit than does the old-age, survivors, and disability insurance formula.

Table 2 shows the effect of the 1959 amendments on monthly survivor annuities. It will be seen that practically all annuities to dependents of railroad employees who die with 30 years of service or less are paid in accordance with the provisions of the Social Security Act, with benefits increased by 10 percent. Even for benefits based on as many as 40 years of service, these provisions generally govern the annuities granted to large survivor families. In general, only aged widows of employees with very long service will receive survivor an-

nnuities based on the formula in the Railroad Retirement Act.

Before the passage of the 1959 amendments to the Railroad Retirement Act, there was an actuarial deficiency of more than 4 percent of payroll, according to the most recent actuarial valuation of the future contingencies affecting assets and liabilities of the railroad retirement account.⁴ The Railroad Retirement Board has estimated that Public Law 86-28 will substantially reduce this deficit and that, on the basis of the act as amended, the railroad retirement system has an actuarial defi-

⁴ See Abraham M. Niessen, "Seventh Actuarial Valuation of the Railroad Retirement System," *Social Security Bulletin*, May 1959.

ciency of 0.60 percent of payroll. This reduction of actuarial deficiency has been primarily achieved through the substantial increase in the scheduled tax rates within the next decade. This change, plus the establishment of the higher maximum earnings base, more than offset the liberalized benefits. As presently constituted, the law specifies an ultimate combined contribution rate for retirement purposes of 18 percent of payroll. In addition, the employer will be assessed a payroll tax of 3¾ percent for unemployment insurance purposes; this percentage may be somewhat reduced if substantial amounts are built up in the unemployment insurance fund. If the tax rates presently prescribed for the old-age, survivors, and disability in-

insurance program after 1964 are raised, the result will be a comparable increase in the railroad retirement payroll taxes.

The new law also provides that railroad retirement benefits will not be counted as "income" in connection with veterans' non-service-connected pensions that are subject to a means test. In addition, a provision amending the Railroad Unemployment Insurance Act affects the Railroad Retirement Act. Under this amendment, funds from the railroad retirement account may be allocated to the unemployment insurance account at the discretion of the Railroad Retirement Board; the amount is to be repaid with interest at 3 percent.

Recent Publications*

Social Security Administration

ROSENTHAL, MAURICE J., and SULLIVAN, MARY E. *Psychiatric Consultation in a Public Child Welfare Agency: Report of a Project.* (Children's Bureau Publication No. 372—1959.) Washington: U. S. Govt. Print. Off., 1959. 149 pp. 50 cents.

A study designed to learn specific needs for consultation in the public child welfare program and to develop better methods and techniques.

General

BUREAU OF NATIONAL AFFAIRS. *Federal-State Regulations of Welfare Funds.* Washington: The Bureau, 1958. \$4.

Includes text of laws, comparison of Federal and State requirements, congressional debate, and conference and committee reports.

CHAMBER OF COMMERCE OF THE UNITED STATES. ECONOMIC RESEARCH DEPARTMENT. *Fringe Benefits, 1957.* Washington: The Chamber, 1958. 39 pp. \$1.

A research study of the scope and nature of fringe benefits.

CONFERENCE ON RESEARCH IN INCOME AND WEALTH. *An Appraisal of the 1950 Census Income Data. A Report of the National Bureau of Eco-*

nomics Research. (Studies in Income and Wealth, Vol. 23.) Princeton: Princeton University Press, 1958. 450 pp. \$10.

The nature, reliability, and uses of income data in the 1950 Decennial Census of Population.

KIMMEL, LEWIS H. *Federal Budget and Fiscal Policy, 1789—1958.* Washington: The Brookings Institution, 1959. 337 pp. \$5.

Traces the evolution of budget and fiscal policy to provide a background for understanding current policies.

"Problems in Unemployment Insurance: The Role of UI in Depressed Areas," by Gerald G. Somers; "Policy Implications of UI Financing," by George F. Rohrlich. *Monthly Labor Review*, Vol. 82, Mar. 1959, pp. 245—251. 55 cents.

SLAVICK, FRED. *Voluntary Quit Disqualification in Unemployment Insurance — The Iowa Experience.* (Research Series No. 20.) Iowa City: State University of Iowa, College of Commerce, Bureau of Labor and Management, 1958. 70 pp.

SMUTS, ROBERT W. *Women and Work in America.* New York: Columbia University Press, 1959. 180 pp. \$4.50.

How the nature of women's work has changed with the Nation's urban and industrial growth.

U. S. DEPARTMENT OF COMMERCE. OFFICE OF BUSINESS ECONOMICS. *U. S. Income and Output: A Supplement to the Survey of Current Business.* Washington: U. S. Govt. Print. Off., 1958. 241 pp. \$1.50.

Report on postwar growth of national income and product, using revised and expanded national income statistics.

Retirement and Old Age

"Adjustment to Retirement." *Journal of Social Issues*, Vol. 14, No. 2, 1958, entire issue. \$1.25.

Includes articles by Gordon F. Streib, Wayne E. Thompson, and Edward A. Suchman on the Cornell study of occupational retirement, pre-retirement anticipation and adjustment to retirement, family patterns, and health and economic deprivation in retirement.

CAMPBELL, ZOE. "Spending Patterns of Older Persons." *Management Record*, Vol. 21, Mar. 1959, pp. 85—87 ff.

Spending patterns of older and younger families at four income levels.

NATIONAL OLD PEOPLE'S WELFARE COUNCIL. *The Care of the Elderly. Report of the Ninth Conference . . .* London: The Council, 1958. 86 pp. 3s. 6d.

Papers and discussion on preparation for retirement, housing, future pattern of care through health and welfare services, and the changing pattern of comprehensive care.

"Recent Changes in the French Social Security Scheme." *Industry and Labour*, Vol. 21, Mar. 1959, pp. 183—187. 25 cents.

Contributions, benefits, financial structure, penalties for nonpayment of contributions, and claims.

Public Welfare

AMERICAN PUBLIC WELFARE ASSOCIATION. *Medical Care in Public Welfare.* Chicago: The Association, 1959. 44 pp. \$1.

Summary of material presented in an institute, sponsored by the Association, that explored the role of medical care in public welfare and considered the concepts of medical care, program planning, administration, payment methods, and research and studies.

ANSHEN, RUTH NANDA, editor. *The Family: Its Function and Destiny.* (Rev. ed.) New York: Harper & Brothers, 1959. 538 pp. \$6.50.

BARNARD, MARGARET. "New Developments in Services to PA Recipients." *Public Welfare*, Vol. 17, Apr. 1959, pp. 55—60 ff. \$1.

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KING, CLARENCE. *Working with People in Small Communities: Case Records of Community Development in Different Countries.* New York: Harper & Brothers, 1958. 130 pp. \$2.50.

Examples from 10 countries.

PUMPHREY, RALPH E. "Compassion
(Continued on page 24)

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